

Quarterly Report



Brenda Bufford, Chief

3rd Quarter 2006, Report No. 49

July - September 2006

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Genworth Financial (Formerly GE Capital Assurance)
- John Hancock
- MetLife
- New York Life Insurance Company

II. Quarterly and Cumulative Statistics

<ul style="list-style-type: none">• California Public Employees’ Retirement System (PERS)• Genworth Financial (Formerly GE Capital Assurance)• John Hancock• MetLife• New York Life Insurance Company			<u>This Quarter</u>	<u>To Date</u>
		Applications received:	6,151	116,828
		Applications Denied:	724	19,605
		Applications Pending & Withdrawn:	0	0
		Policies Purchased:	5,427	97,223
		Policies Dropped (voluntary & for unknown reasons):	549	10,280
		Policies Not Taken Up:	170	5,648
		Total Policies In Force (Active):	4,708	81,259
		Number of Policyholders Who Received Service Payments:	430	1,270

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I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	102	27,075
Website Visits	14,379	234,785

II. Quarterly and Cumulative Statistics - continued

<u>Age</u>	<u>This Quarter</u>	<u>To Date</u>
Median	56	60
Target Age (55-74)	2,733 (58%)	54,886 (68%)
Other Ages	1,975 (42%)	26,373 (32%)

Gender

Female	2,712 (58%)	47,697(59%)
Male	1,996 (42%)	33,562 (41%)

Marital Status

Married	3,231 (69%)	56,226 (69%)
Not Married	1,477 (31%)	23,688 (30%)
Unknown	0 (0%)	445 (<1%)

Policy Type

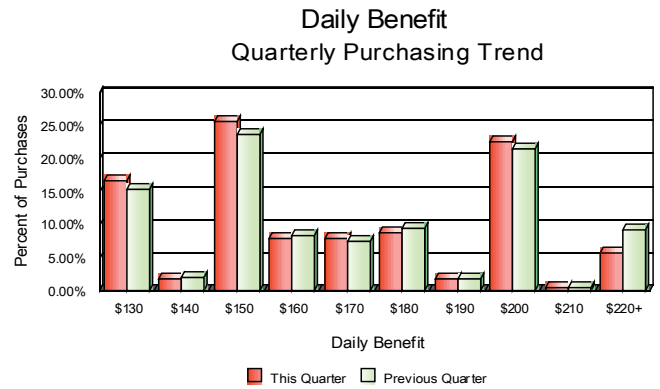
Comprehensive	4,695 (100%)	77,511 (95%)
Nursing Home	13 (<1%)	3,748 (5%)

Purchase Type

First Time Purchase	4,576 (97%)	77,026 (94.8%)
Upgrade	39 (0.8%)	1,079 (1.3%)
Replacement	93 (2%)	3,146 (3.9%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 4,708 (100%) 81,259 (100%)

III. Daily Benefit Distribution



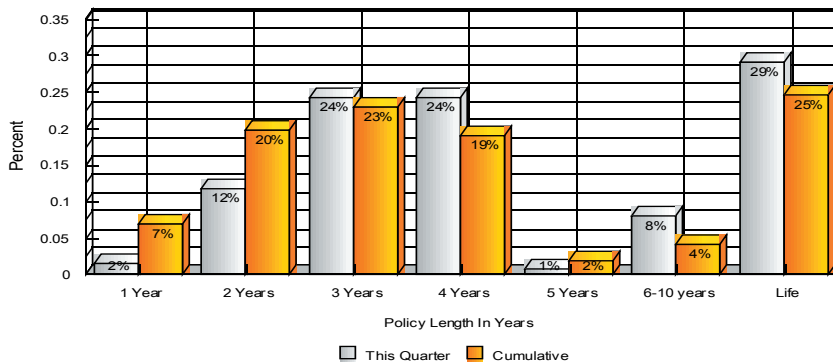
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	785 (16.68%)	422 (15.35%)
\$140	89 (1.89%)	57 (2.09%)
\$150	1,212 (25.74%)	652 (23.75%)
\$160	372 (7.90%)	231 (8.40%)
\$170	380 (8.07%)	208 (7.57%)
\$180	413 (8.77%)	263 (9.60%)
\$190	84 (1.79%)	48 (1.94%)
\$200	1,070 (22.72%)	593 (21.62%)
\$210	29 (0.60%)	13 (0.46%)
\$220 or More	274 (5.83%)	253 (9.25%)

IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years)

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	72	556	1,144	1,143	41	379	1,373	4,708
This Quarter %	2%	12%	24%	24%	1%	8%	29%	100%
Cumulative # Policies *	5,703	16,060	18,689	15,728	1,645	3,402	20,032	81,259
Cumulative %*	7%	20%	23%	19%	2%	4%	25%	100%

Maximum Benefit Distribution In Years



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

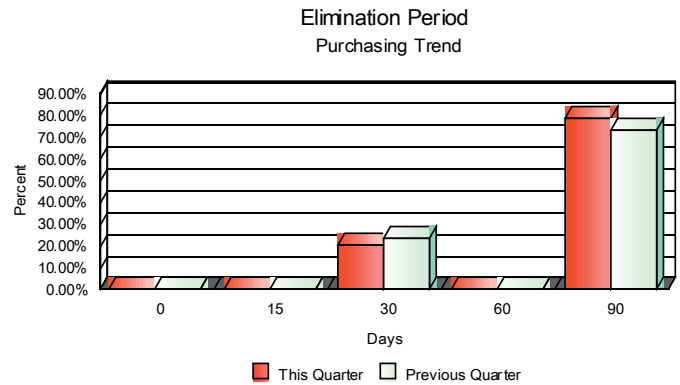
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	59%	65%	71%	70%	67%	66%	68%	69%
Female	54%	54%	57%	58%	64%	60%	58%	58%
Average Age	58	58	58	56	58	55	52	55
Target Ages	76%	65%	70%	63%	64%	56%	40%	58%
New Purchase	95%	97%	97%	98%	100%	97%	97%	97%
Comprehensive Policy	94%	99%	100%	100%	100%	100%	100%	100%

V. Elimination Period Distribution (at time of purchase)

<u>Days</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
0	0.24%	0.77%
15	0.10%	0.15%
30	20.93%	23.96%
60	0.31%	0.25%
90	78.41%	73.18%



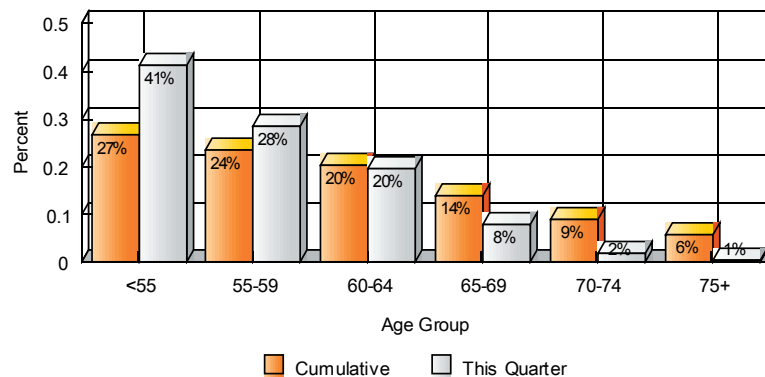
VI. Age of Policyholders (at time of purchase)

Age Group

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	1,951	1,340	923	377	92	25	4,708
This Quarter %	41%	28%	20%	8%	2%	<1%	100%
Cumulative # Policies	21,821	19,217	16,599	11,469	7,383	4,770	81,259
Cumulative %	27%	24%	20%	14%	9%	6%	100%

Policyholders Age Distribution

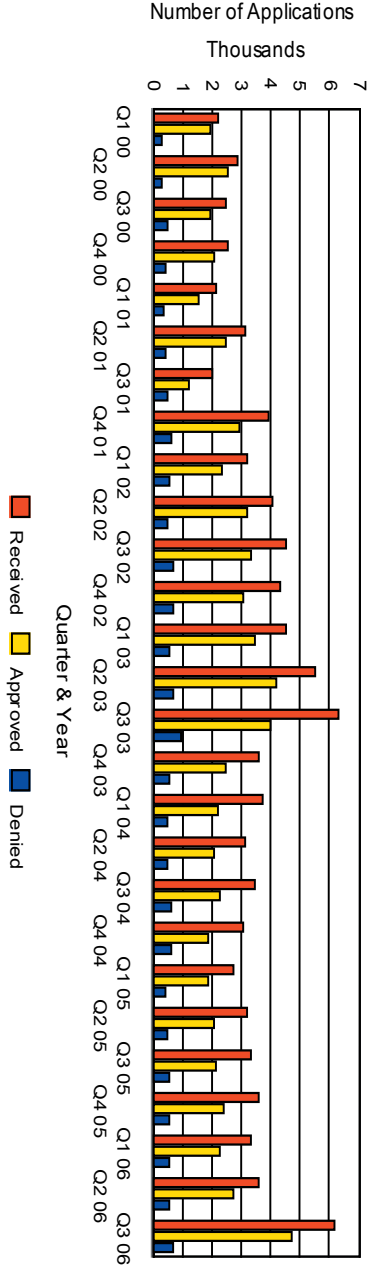
By Age Group



VII. Trends

Quarter	2003				2004				2005			
	1994	1995	1996	1997	1998	1999	2000	2001	2002	Q1	Q2	Q3
Received	402	2,979	4,598	2,182	2,716	8,110	10,047	11,262	16,146	4,498	5,546	6,309
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	3,461	4,213	4,028
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	558	705	960

Trend In Applications Received, Approved, Denied
By Quarter



Redesigned policies available as of the 4th. quarter of 1998

VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date who have qualified to receive benefit payments	35	1,485
Total asset protection earned by all policyholders who received benefits	\$2,959,884	\$43,009,551
Number of policyholders currently in benefit/payments made	430	N/A
Number of policyholders who have exhausted benefits	6	143
Total asset protection earned to date by policyholders that have exhausted benefits	\$525,067	\$9,009,069
Number of policyholders that died while in benefit	30	482
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$696,356	\$8,740,928
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2006	1	36
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2006	\$134,515	\$2,261,160
Medicaid (Medi-Cal) cost savings as of 9/30/2006	N/A	\$18,167,329

*NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis; therefore, data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

Policyholders Who Exhausted Their Policy Benefits And Accessed Medi-Cal Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase							
<55		1		1			n/a
55-59							n/a
60-64							n/a
65-69		2					n/a
70-74	8	3					n/a
75-79	5	2					n/a
80-84	8	2	1				n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	24	10	1	1			

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Benefit							
<55							n/a
55-59		1		1			n/a
60-64							n/a
65-69		1					n/a
70-74	4	2					n/a
75-79	7	3					n/a
80-84	6	2					n/a
85-89	4	1					n/a
90-94	2		1				n/a
95+	1						n/a
Totals:=====>	24	10	1	1			

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (430) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,485) by Type of Service
Skilled Nursing Facility	8%	9%
Assisted Living Facility/RCF	24%	24%
Other Alternative Housing	1%	2%
Home Health Aide Services	14%	13%
Personal Care	26%	20%
Homemaker (non-personal care)	1%	1%
Chore Services	2%	3%
DME	1%	1%
Case Mgmt (benefit cost)	1%	<1%
Care Planning (benefit cost)	3%	2%
Coordination (benefit cost)	3%	2%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (430) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,485) by Type of Service
Case Management	7%	<1%
Assessment & Care Planning	11%	10%
Assessment Only	12%	9%
Care Planning Only	16%	8%
Coordination Only	13%	3%
Monitoring Only	23%	52%
Reassessment Only	15%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

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